

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 12-29905-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Douglas B. Gustavsen  
119 Rose Ave  
Bellmawr, NJ 08031-2131

Kristina M. Gustavsen  
aka Kristina M. Falkenstein  
119 Rose Ave  
Bellmawr, NJ 08031-2131

Social Security No.:  
xxx-xx-7867

xxx-xx-8137

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 20, 2015.

On 11/11/2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: December 7, 2016  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 17, 2016  
JJW: kaj

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Douglas B. Gustavsen  
 Kristina M. Gustavsen  
 Debtors

Case No. 12-29905-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

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 Total Noticed: 70

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db/jdb Douglas B. Gustavsen, Kristina M. Gustavsen, 119 Rose Ave, Bellmawr, NJ 08031-2131  
 513378823 AES-WACHOVIA PURCH on behalf, of United Student Aid Funds, Sallie Mae Guaranteed Services, PO Box 9430, Wilkes-Barre, PA 18773-9430  
 513411221 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 513274935 Advanced ENT, PO Box 48158, Newark, NJ 07101-8358  
 513274936 Advanced Internal Medicine Of SJ, 750 Route 73 S Ste 108, Marlton, NJ 08053-4142  
 513274938 Aes, PO Box 2461, Harrisburg, PA 17105-2461  
 513274939 Aes/nct, 1200 N 7th St, Harrisburg, PA 17102-1419  
 513274940 Aes/pheaa, PO Box 2461, Harrisburg, PA 17105-2461  
 513274942 Allied Interstate, Inc., P.O. Box 361774, 3000 Corporate Exchange Dr 5th Fl, Columbus, OH 43231-7689  
 513274945 +Atlantic City Electric, C/O Rickart Collection Systems Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3321  
 513274946 Audubon Back Aid Center, 246 S White Horse Pike, Audubon, NJ 08106-1352  
 513274947 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285  
 513496501 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 513508982 Burlington Anesthesia Assoc., Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 513274971 ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596)  
 513274949 +CAC Financial Corp, 2601 NW Expressway Ste 1000E, Oklahoma City, OK 73112-7236  
 513274950 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, PO Box 85520, Richmond, VA 23285-5520)  
 513508507 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 513274952 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
 513274951 #Capital One, PO Box 5253, Carol Stream, IL 60197-5253  
 513386478 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 513274954 Children's Hospital Of Philadelphia, 34th Street & Civic Center Boulevard, Philadelphia, PA 19104-4399  
 513577868 Educational Credit Management Corp., PO Box 16408, St. Paul, MN 55116-0408  
 513274955 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166  
 513274956 Emerg Care Services Of NJ, C/O HRRG, PO Box 189053, Plantation, FL 33318-9053  
 513274957 Encore Receivable Mgmt, Inc., PO Box 3330, Olathe, KS 66063-3330  
 513274958 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 513274959 Frank H. Slattery, Frank H. Slattery & Associates LLC, 739 S White Horse Pike Ste 4, Audubon, NJ 08106-1659  
 513274962 Health Network Laboratories, Washington Professional Campus, 900 Route 168 Ste 12, Blackwood, NJ 08012-3234  
 516444497 +McCABE WEISBERG & CONWAY PC, 216 Hadden Avenue, Suite 201 Westmont NJ 08108-1120  
 513274966 +New Jersey Div. Of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08646-0245  
 513362182 +PHEAA CONDUIT-AMBAC, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183  
 513833870 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 513274968 South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710  
 513274969 +State Of NJ., Office / Attorney General, 25 Market St., PO Box 119, Trenton, NJ 08625-0119  
 513274970 T-Mobile, C/O MCM, Dept 12421, Oaks, PA 19456-0603  
 513274972 Thd/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 513343118 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: ELAN FINANCIAL SERVICES, AS SERVICER FOR FULTON BANK OF NJ21,  
 BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229)  
 513274973 Underwood Memorial Hospital, PO Box 150, West Berlin, NJ 08091-0150  
 513274975 Virtua Health Voorhees, PO Box 7009, Bellmawr, NJ 08099-7009  
 513274976 Virtua Health Voorhees, PO Box 8500-8267, Philadelphia, PA 19178-8500  
 515311259 +Zarwin, Baum, DeVito, Kaplan, Schaer & Toddy, PC, c/o Sage Capital Recovery,  
 Attention: Robert Cohen, 1040 North Kings Highway, Cherry Hill, NJ 08034-1908  
 515311258 +Zarwin, Baum, DeVito, Kaplan, Schaer & Toddy, PC, Five Greentree Centre, Suite 303,  
 Marlton, NJ 08053-3422

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2016 23:17:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 17 2016 23:17:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2016 23:16:52  
 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

513274937 +E-mail/Text: bankruptcy@icsystem.com Nov 17 2016 23:18:31 Advocate Greentree Pediatrics,  
 C/O IC System Inc., 444 Highway 96 E, Saint Paul, MN 55127-2557

513274941 E-mail/Text: roy.buchholz@allianceoneinc.com Nov 17 2016 23:16:52 Alliance One,  
 4850 E Street Rd Ste 300, Trevose, PA 19053-6643

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515847968 E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2016 23:16:52 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004  
513274943 E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2016 23:16:52 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300  
513355486 +E-mail/Text: ally@ebn.phinsolutions.com Nov 17 2016 23:16:52 Ally Financial,  
c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004  
513292481 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 17 2016 23:21:48  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941  
515236439 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 17 2016 23:18:22  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
515236438 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 17 2016 23:18:22  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837  
513274953 E-mail/PDF: gecsedri@recoverycorp.com Nov 17 2016 23:16:17 Carecredit/GECRB, PO Box 965033,  
Orlando, FL 32896-0001  
513274960 +E-mail/Text: bankruptcy@fult.com Nov 17 2016 23:18:50 Fulton Bank Of New Jersey,  
533 Fellowship Rd, Mount Laurel, NJ 08054-3411  
513274961 E-mail/PDF: gecsedri@recoverycorp.com Nov 17 2016 23:15:25 Gecrb/gap, PO Box 965005,  
Orlando, FL 32896-5005  
513274963 E-mail/Text: bankruptcy@icsystem.com Nov 17 2016 23:18:31 Ic Systems Inc, PO Box 64378,  
Saint Paul, MN 55164-0378  
513484029 E-mail/Text: bknotice@crhofusa.com Nov 17 2016 23:18:20  
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
DALLAS, TX 75312-3203  
513274964 E-mail/Text: bankruptcydpt@mcmcgroup.com Nov 17 2016 23:17:45 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
513274965 +E-mail/Text: bankruptcydepartment@tsico.com Nov 17 2016 23:18:40 NCO Financial Systems,  
PO Box 15618, Wilmington, DE 19850-5618  
513519139 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 17 2016 23:29:44  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
513636541 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 17 2016 23:21:48  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
513531718 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 17 2016 23:21:57  
Portfolio Recovery Associates, LLC, c/o Capital One, Na, PO Box 41067, Norfolk VA 23541  
513490364 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 17 2016 23:21:41  
Portfolio Recovery Associates, LLC, c/o The Home Depot, PO Box 41067, Norfolk VA 23541  
513853354 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 17 2016 23:21:41  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513342354 E-mail/Text: bnc-quantum@quantum3group.com Nov 17 2016 23:17:39  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
513274967 E-mail/Text: bkrpt@retrievalmasters.com Nov 17 2016 23:17:45 Quest Diagnostics, Inc.,  
C/O AMCA, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615  
513274974 E-mail/Text: bnc@alltran.com Nov 17 2016 23:16:57 United Recovery Systems, PO Box 722929,  
Houston, TX 77272-2929  
513274977 E-mail/Text: bankruptcydepartment@tsico.com Nov 17 2016 23:18:41 West Jersey Hospital,  
C/O NCO Financial Systems Inc., 20 Clementon Rd E # 102 North, Gibbsboro, NJ 08026-1165  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
513274944 ##Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106  
513274948 ##+Bergen County Probation Dept., 133 River Street, Hackensack, NJ 07601-7196  
513464877 ##+Denise M. Gustavsen, 234 Howard Ave., Rochelle Park, NJ 07662-3421

TOTALS: 0, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company NJECFMAIL@mwc-law.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Robert Manchel on behalf of Joint Debtor Kristina M. Gustavsen manchellaw@yahoo.com  
Robert Manchel on behalf of Debtor Douglas B. Gustavsen manchellaw@yahoo.com

TOTAL: 9